GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:663
ANSWERED ON:18.11.2016
Health Insurance for AYUSH Treatment
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Will the Minister of FINANCE be pleased to state:

(a) whether the Government proposes to encourage Insurance Companies to provide health insurance coverage for treatments under AYUSH;
(b) if so, the details thereof; and
(c) if not, the reasons therefor?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(a) to (c): The Insurance Regulatory and Development Authority of India (IRDAI) notified Health Insurance Regulations in February, 2013, which inter-alia provide for insurance coverage to AYUSH treatments. In order to encourage insurers for providing AYUSH coverage in the insurance products offered, IRDAI (Health Insurance) Regulations, 2016 provide coverage for one or more systems covered under 'AYUSH treatment'. These regulations also defined 'AYUSH Treatment' covering treatments under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.
Through these regulations Insurers are enabled to design products offering AYUSH coverage in their Health Insurance Products.
Further, Ministry of AYUSH in consultation with representatives of Insurance companies, IRDAI and Hospital Associations has prepared guidelines for inclusion of hospitals and Ayurvedic treatment rates for insurance coverage.
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